

## ABSTRACT

Methods, systems, and devices for performing secure transactions with remote computer systems. User authentication acts independently of any remote computer system with which the person may communicate. The authenticating device itself may be  
5 registered with remote computer systems with which the user wishes to obtain access. The device need not pass any biometric information to any remote computer system. Instead, biometric authentication may be initiated and completed on the device itself. What is passed from the device to the remote computer system is device-specific information, which identifies the device to the remote computer system.

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